



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : G07F 19/00, 7/10	A3	(11) International Publication Number: WO 99/14711 (43) International Publication Date: 25 March 1999 (25.03.99)
(21) International Application Number: PCT/HU98/00087 (22) International Filing Date: 17 September 1998 (17.09.98) (30) Priority Data: P 97 01553 17 September 1997 (17.09.97) HU P 97 02485 17 December 1997 (17.12.97) HU P 98 02109 17 September 1998 (17.09.98) HU (71)(72) Applicant and Inventor: ANDRASEV, Ákos [HU/HU]; Ulászló u. 45, H-1113 Budapest (HU). (74) Agent: DANUBIA; Bajcsy-Zsilinszky út 16, H-1051 Budapest (HU).		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). Published <i>With international search report.</i> (88) Date of publication of the international search report: 10 June 1999 (10.06.99)
(54) Title: METHOD FOR CHECKING RIGHTFUL USE OF A DEBIT CARD OR SIMILAR MEANS GIVING RIGHT OF DISPOSING OF A BANK ACCOUNT <div data-bbox="365 1184 1214 1661" data-label="Diagram"> </div>		
(57) Abstract <p>The procedure according to the invention can be used both for granting authority verbally or electronically for the usage of a bank card, or for performing the investigation of the authority of a money order, prior to its execution. The essence of the procedure is that, prior to each intended transaction, in addition to the otherwise well known authorizing signal with a meaning of permitting the use of the card or to issue a money order, the authorizing signal will be overwritten by an authorization override signal, deducted from a return message signal obtained previously from the decision maker through a telecommunication network, preferably through a digital mobile telecommunication network, in the form of an SMS message signal, as a reply to an authorization override request message, and the transaction is authorized by means of the authorizing signal validated by and having the meaning of the override authorization signal.</p>		

FOR THE PURPOSES OF INFORMATION ONLY

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

AL	Albania	ES	Spain	LS	Lesotho	SI	Slovenia
AM	Armenia	FI	Finland	LT	Lithuania	SK	Slovakia
AT	Austria	FR	France	LU	Luxembourg	SN	Senegal
AU	Australia	GA	Gabon	LV	Latvia	SZ	Swaziland
AZ	Azerbaijan	GB	United Kingdom	MC	Monaco	TD	Chad
BA	Bosnia and Herzegovina	GE	Georgia	MD	Republic of Moldova	TG	Togo
BB	Barbados	GH	Ghana	MG	Madagascar	TJ	Tajikistan
BE	Belgium	GN	Guinea	MK	The former Yugoslav Republic of Macedonia	TM	Turkmenistan
BF	Burkina Faso	GR	Greece	ML	Mali	TR	Turkey
BG	Bulgaria	HU	Hungary	MN	Mongolia	TT	Trinidad and Tobago
BJ	Benin	IE	Ireland	MR	Mauritania	UA	Ukraine
BR	Brazil	IL	Israel	MW	Malawi	UG	Uganda
BY	Belarus	IS	Iceland	MX	Mexico	US	United States of America
CA	Canada	IT	Italy	NE	Niger	UZ	Uzbekistan
CF	Central African Republic	JP	Japan	NL	Netherlands	VN	Viet Nam
CG	Congo	KE	Kenya	NO	Norway	YU	Yugoslavia
CH	Switzerland	KG	Kyrgyzstan	NZ	New Zealand	ZW	Zimbabwe
CI	Côte d'Ivoire	KP	Democratic People's Republic of Korea	PL	Poland		
CM	Cameroon	KR	Republic of Korea	PT	Portugal		
CN	China	KZ	Kazakhstan	RO	Romania		
CU	Cuba	LC	Saint Lucia	RU	Russian Federation		
CZ	Czech Republic	LI	Liechtenstein	SD	Sudan		
DE	Germany	LK	Sri Lanka	SE	Sweden		
DK	Denmark	LR	Liberia	SG	Singapore		
EE	Estonia						

INTERNATIONAL SEARCH REPORT

International Application No

PCT/HU 98/00087

A. CLASSIFICATION OF SUBJECT MATTER
IPC 6 G07F19/00 G07F7/10

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	EP 0 745 961 A (AT & T CORP) 4 December 1996	1, 2, 5
A	see claim 1; figure 1 ---	3, 4, 6
A	US 5 659 165 A (JENNINGS HORTON ET AL) 19 August 1997 see claim 1; figures 1, 2 ---	1-6
A	WO 95 12859 A (VISA INT SERVICE ASS) 11 May 1995 see claim 1; figure 4 ---	1-6
A	US 5 613 001 A (BAKHOUM EZZAT G) 18 March 1997 see claim 1; figure 3 -----	1-6

☐ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

* Special categories of cited documents:

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier document but published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

- "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
- "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
- "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.
- "&" document member of the same patent family

Date of the actual completion of the international search

25 March 1999

Date of mailing of the international search report

07/04/1999

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,
Fax: (+31-70) 340-3016

Authorized officer

Kirsten, K

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/HU 98/00087

Patent document cited in search report		Publication date	Patent family member(s)	Publication date
EP 0745961	A	04-12-1996	US 5708422 A	13-01-1998
			CA 2176163 A	01-12-1996
			JP 8339407 A	24-12-1996
<hr/>				
US 5659165	A	19-08-1997	AU 6595196 A	18-02-1997
			CA 2227768 A	06-02-1997
			CN 1196809 A	21-10-1998
			EP 0842480 A	20-05-1998
			HU 9802405 A	01-02-1999
			PL 324618 A	08-06-1998
			WO 9704411 A	06-02-1997
			US 5825003 A	20-10-1998
<hr/>				
WO 9512859	A	11-05-1995	US 5465206 A	07-11-1995
			AU 686270 B	05-02-1998
			AU 8098494 A	23-05-1995
			BR 9407964 A	03-12-1996
			CA 2175473 A	11-05-1995
			CA 2175476 A	11-05-1995
			EP 0727072 A	21-08-1996
			HU 74351 A	30-12-1996
			JP 9504634 T	06-05-1997
			LT 96060 A,B	27-01-1997
			LV 11648 A	20-12-1996
			LV 11648 B	20-08-1997
			NO 961707 A	25-06-1996
			NZ 275027 A	24-04-1997
			PL 314309 A	02-09-1996
<hr/>				
US 5613001	A	18-03-1997	NONE	
<hr/>				